

AMENDMENT under 37 C.F.R. § 1.111
U.S. Appln. No. 09/385,607

IN THE SPECIFICATION:

On page 1, line 9, please **DELETE** the current Title and **REPLACE** with the following new Title:

--SECURE TRANSACTION MODEM STORING UNIQUE INDICIA—

On page 19, please **DELETE** the Abstract and **REPLACE** with the following New Abstract:

--A modem and secure communications method for the modem is disclosed in which the modem is capable of storing identifying indicia unique to the modem. The identifying indicia may include graphics data such as an image of a credit card, a signature, and/or an account holder to assist in user authentication. Software stored in the modem enables transmission of the identifying indicia to a communication line. Additional embodiments and variations are also disclosed.--

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